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ABOUT DIFFERENCE AND MEMBERSHIP

A mixed method analysis of a housing cooperative in Bern

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Abstract

The Warmbächli is a Swiss non-profit housing cooperative that follows the goals of creating living space in Bern and of becoming a mixed community. Their first housing allocation happened in 2020, with more members applying than there were apartments available. This thesis examines which categories of differences of the members' identity played a role for this flat allocation. To do so, I define difference in an intersectional way and use a mixed method approach. My results suggest that these categories can be classified in three main types: being a member, applying for a flat and being a future inhabitant. Among them are one's health, education, possession, surface of residency and participation in the cooperative. However, all these categories of difference are interwoven and influence each other.

Contents

| \mathbf{A} | bstra | ict | 1 |
|---------------|-------|--|----|
| 1 | Inti | roduction | 3 |
| 2 | App | proaching the problem – context | 5 |
| | 2.1 | Everyday knowledge | 5 |
| | 2.2 | Contextual knowledge | 6 |
| 3 | Ana | alysing difference – theory | 9 |
| | 3.1 | Mixed communities | 9 |
| | 3.2 | Categories of difference and intersectionality | 11 |
| 4 | Ske | tching the road – methods | 15 |
| | 4.1 | Methodical design | 15 |
| | 4.2 | Starting with qualitative methods | 17 |
| | 4.3 | Continuing with quantitative methods | 20 |
| | 4.4 | Reflection and critique | 27 |
| 5 | Wa | ndering in the field – results | 29 |
| | 5.1 | Being a member of the Warmbächli | 30 |
| | 5.2 | Applying for an apartment | 37 |
| | 5.3 | Getting an apartment | 40 |
| 6 | Cor | nclusion | 46 |
| A | ckno | wledgements | 48 |
| Bi | bliog | graphy | 55 |
| \mathbf{Li} | st of | figures | 56 |
| Li | st of | tables | 57 |

1 Introduction

This Bachelor thesis started in summer 2020. Being a young utopian, I chose to analyse a project that wishes to ameliorate the present urban life in Switzerland. It is the *Genossenschaft Warmbächli* or Warmbächli, which I selected because I am impressed at the extent of the members' reflections about their housing cooperative. Their ideals of diversity (*Verschiedenheit*) and of eco-friendliness (*Umweltfreundlichkeit*) seem very interesting and promising to me (Warmbächli 2017b:1).

The first concept related to this thesis is the one of mixed communities. Although there is no empirical evidence for this assumption (Dangschat 2007:23), it is widely thought that social diversity in housing projects or in neighbourhoods can "enrich the lives of residents [and] promote tolerance of social and cultural differences" (Bridge et al. 2012:4). Gary Bridge, Tim Butler and Loretta Lees (ibid.:7) point out that having a socially mixed neighbourhood does not necessarily imply that the residents will interact. This idea is "based on the dubious assumption that close physical ties will lead to close social ties" (ibid.:8) or, in other words, that living next to each other geographically speaking will lead to social closeness. However, many housing cooperatives set themselves the goal of being a mixed community. As solidarity with all the members is one of the key principles in housing cooperatives (Wohnbauträger 2009:4), one can suppose that geographical vicinity does lead to social closeness in these communities. In the Warmbächli, members freely chose to apply for a flat and to support each other (see Warmbächli 2016). Consequently, I think that the concept of mixed communities is relevant to better understand the Warmbächli.

The second concept that I address in this thesis is the one of categories of difference. They shape one's identity and also the commitment one can offer to a housing cooperative. Thanks to my discussions with Warmbächli members and to the *Vermietungsreglement* or renting regulations (2019c: point 5.2), I knew that the members' participation in the cooperative had played an important role in the housing allocation process. However, I also know from my own family that not everybody is equal when it comes to the energy and time one has for voluntary work in a cooperative. Somebody who suffers from mental fragility, who needs to support his/her elderly parents or whose job is very time-consuming might have difficulty to engage in a non-profit organisation. Many authors have claimed that multiple axes of differences and inequalities shape who we are and what we do (see for example Hopkins 2017, Winker & Degele 2010 or Valentine & Skelton 2005) as well as the places to which we have access (Bürkner 2018). Intersectionality is the name of this approach, which focuses on the relationships between various categories of difference. For this thesis, I therefore base myself on the concept of categories of difference from an intersectional perspective.

In October 2020, after having gained first insights into these two concepts, I decided that I wanted to deepen my understanding of the concept of diverseness with regard to the Warmbächli community and understand which categories of difference of one's identity were important in the housing allocation process. To summarise, here is the question that structures my thesis:

Which categories of difference of the members' identity played a role in the housing allocation process of the cooperative Warmbächli?

Throughout the following chapters, I will share with you my path to answer this question. The chapter 2 starts with a reflection on my values and preconceptions, which inevitably shaped my whole thesis. Then comes a brief explanation of the context of the Warmbächli, less from my subjective perspective and more from a factual one. In the chapter 3, I theorise difference by explaining the two above-mentioned concepts. I start by explaining the concept of mixed communities. I show that this concept is highly debated in urban sciences, because it is hard to measure diversity or to know when and how a community is mixed. Then, I explain that many categories of difference shape us in an interwoven way. I also discuss the concept of intersectionality and what it has brought to geographical debates. The chapter 4 focuses on the methods of my Bachelor thesis. First, I explain the overall design of the methods, namely mixed methods with an inspiration from participatory ones. Second come the qualitative and quantitative analyses, which include a problem-centred interview and an online survey. Third, I reflect on this choice of methods as well as on the challenges I faced due to it. In the chapter 5, I present the results of both the content and the statistical analyses. Although the data collection took place in two successive steps, I chose here not to follow a chronological sequence, i.e. first the qualitative results and then the quantitative ones. Instead, I decided to combine, integrate and analyse both data types together (Kuckartz 2014:33). The last chapter (6) brings a summary and reflection on my whole thesis as well as on future research about this topic.

2 Approaching the problem – context

As Witzel and Reiter (2012:39) write it, "the way we perceive things, and whether we consider them as *relevant* at all, tend to depend on what we already know about them". The prior knowledge of the topic, including one's (pre-)conceptions and values, shapes the research process and, therefore, needs to be reflected in an open and comprehensible way. During the first weeks of this thesis, as well as iteratively through the unfolding months, I reflected on my own everyday knowledge regarding the topic of difference. This critical reflection enabled me to better understand and then deepen my contextual knowledge about the Warmbächli.

2.1 Everyday knowledge

One's everyday knowledge is subtle, omnipresent and shaped by who one is, but is often not reflected and thus forgotten. However, there is the risk that one's values and convictions are imposed on the research process, which is why such a reflection is important (Witzel & Reiter 2012:39f). As the two qualitative researchers Norman Denzin and Yvonna Lincoln (2005:14) write it, such a reflection is useful in qualitative methods and in qualitative geography, because it "stress[es] the socially constructed nature of reality [as well as] the intimate relationship between the researcher and what is studied". I understand the concept of one's everyday knowledge as an umbrella term for the feminist concepts of self-reflexivity, positionality and subjectivity. Feminist geographers such as Risa Whitson (2017) explain that these three concepts are distinct from one another, in that analysing one's subjectivity and positionality are two parts of a reflexive practice. For the following reflection, however, I choose to focus only on the general idea that knowledge production is situated and embodied (ibid.:301). This means that all knowledge comes from somewhere (Kern 2020:18f). The person I am as well as the desires and everyday knowledge I have influence the research process.

The first time I heard of the Warmbächli, it was thanks to work colleagues who are member of it and are very enthusiastic about this cooperative. I am myself not a member of a housing cooperative, so I do not know this type of organisation from within. However, I am an active member of two non-profit organisations, in which I am regularly doing voluntary work related to environmental sustainability and cultural exchanges. I am also a Bachelor student, interested among other topics in feminism, urban geography and social justice. My desire to get to know the Warmbächli was therefore also based on the need to conduct a Bachelor thesis in order to get my degree. As Heidi Kaspar and Sara Landolt (2016:108) mention it, I was thus in a dependent position because I had to produce data for my thesis.

Not only did my academic wishes shape this thesis, but also the person I am as a whole. As Leslie Kern (2020:8) writes it, I am more than my body, but this body is the centre of my experiences in this world. Although I do not usually define myself as such and am much more than this, I am an able-bodied, 22-years-old, white woman and I grew up in a French-speaking city in Switzerland. When I started studying in Bern, I wanted to improve my language skills (both High and Swiss German) in order to understand and befriend the other students. Through theses relationships and through the perception of myself in these different languages, I realised that one's identity varies depending on the language one is talking. This is an example for how who I am and what I believe shaped the questions I asked in the field.

Furthermore, I am a utopian and agree with David Pinder (2015) when he claims that there is the need to desire the impossible and to imagine what urban life could become in an open future. I believe that "another, more democratic, socially just, and sustainable form of urbanization" (Brenner 2012:11) is not only possible but also realistically attainable (Marcuse 2012:24). I think that there is the possibility for better cities to exist, for example through urban projects tackling the issues of sustainability and inclusion. And as Kern (2020:20f) writes it, some of these alternative projects and visions already exist. In my eyes, the Warmbächli represents such a project.

2.2 Contextual knowledge

My contextual knowledge is made of information about the objective context of the Warmbächli. Deepening this type of knowledge helped me to establish familiarity with the cooperative, as well as to understand what was being said in the interview (Witzel & Reiter 2012:41f).

A cooperative is a type of organisation where the people working or living in it also own and manage it (Cambridge English Dictionary 2021a). This idea originates from the social utopias of the 19th century, which then evolved into the current co-op model. Solidarity with people who have problems finding a flat on the market as well as within the cooperative is now an important ideal in housing cooperatives (Wohnbauträger 2009). Karin Wiest, Marie-Luise Baldin, Sophia Hildebrandt and Giulia Montanari (2017:145) also mention democracy or participation as one of the basic principles in cooperatives. Each member has one vote – regardless of one's financial contribution – and decisions taken in the general assembly are thus democratic. This implies that members can co-determine the future of their cooperative. The possibility of participating is enhanced by what the authors name the principle of identification. Cooperative members are co-owners of the organisation, which enables them to participate and shape their living space according to their interests and needs (ibid.:145). Some cooperatives are also non-profit associations, because they forego profit and usually follow other ideals such as a mixed neighbourhood or environmental targets (Hammerich 2016:2). The Warmbächli is one of these non-profit cooperatives.

The Warmbächli, which is part of the Siedlung Holliger in Bern, was established in Mai 2013 by around 50 members and has grown to more than 400 members in 2020 (Warmbächli 2021). Some of its goals are to create living and working space on the former incineration plant, as well as mix generations and household forms, reach a solidarity between people with differences (e.g. of origin or age) and enable people with small financial means to take part in the project. Furthermore, the Warmbächli wants to contribute to the realisation of the 2000-Watt-society. Thus, the living surface per person (including common areas) should not exceed 35 m^2 (Warmbächli 2019a), which contrasts strongly with the Swiss average of 46 m^2 (BFS 2020a:11). However, a study from the Swiss Federal Housing Office (Sotomo 2017:26) puts this goal into perspective, since the average living surface in non-profit housing cooperatives is of 36.5 m^2 . In order to become member of the cooperative, one has to sign the confirmation of membership (schriftliche Beitrittserklärung) and pay a share of CHF 200.-, an entrance fee of CHF 200.- and then an annual membership fee of CHF 80.- (Warmbächli 2017a). Members who want to rent living or working space have to pay a rent and additional shares (Warmbächli 2019b:points 49 and 49a), which vary from CHF 15'600.- to CHF 157'000.- depending on the size and height of the flat (Warmbächli 2020a).

As read in the Warmbächli's newsletters (2020c; 2020b), the renovation of the old warehouse of the former incineration plant started in summer 2019. In spring 2020, the members who were interested in living there could apply for a flat. There were 118 applications for the 62 apartments, meaning that a letting committee – also called in this thesis *Vermietungskommission* or short VK – was responsible for the allocation of the flats (see renting regulations 2019c). The applicants knew in summer 2020 if they had been selected by the VK or not. The future inhabitants should be able to move in autumn 2021. At the time I am writing this thesis, it is

therefore already clear who will be able to move in and who will not, but nobody has moved into the Güterstrasse 8 yet. For the housing allocation process, the VK had to follow the renting regulations as well as the basic principles of the cooperative. These had been worked out by the members throughout the years and more information concerning them can be found in the basic principles 2017b, the strategy paper 2016, the occupancy guidelines 2019a and the statutes 2019b. During a retraite in 2015, the members of the cooperative decided for example not to set quotas concerning social mix, the reasons being that they could be hard to implement and could lead to the exclusion of members who engaged themselves in the project (Warmbächli 2015). Indeed, the Warmbächli exists thanks to its members' voluntary and unpaid participation (*freiwilliges Engagement*), meaning that one of the criteria for the housing allocation process was the former commitment to the cooperative (Warmbächli 2019c:point 5.2).

3 Analysing difference – theory

3.1 Mixed communities

Defining a mixed community is a hard task, exactly because it is not an easily defined concept (Lees 2008 in Bridge et al. 2012:6) and because many people used it in different ways. For me, a mixed community is the result of a process in which people who are different from one another are mixed in a delimited geographical space such as a neighbourhood or building. It is the opposite of segregation, so the opposite of geographically concentrating people with similar characteristics in different sub-spaces of a city (Freytag & Mössner 2016:83). Diversity and diverseness, two words I use as synonyms, refer to the fact that many types of people with many different characteristics are included in a community (Cambridge English Dictionary 2021b).

Some urban scientists such as Harmut Häussermann (2012:383) argue that geographical distance and therefore also segregation are the result of social distance. If we take this idea the other way around, it could be argued that geographical closeness (such as in a mixed community) can lead to social closeness. Indeed, the assumption that mixed communities lead to healthy urban environments and to social inclusion is widespread (Lev 2012:60f). As Bridge et al. (2012:1) say, it is difficult to deny the fact that diverse cities, neighbourhoods, streets and buildings are inherently and unquestionably positive. By diversity, they refer to a broad range of identities, backgrounds, experiences and personal biographies (ibid.:1). The authors rely here on Damaris Rose's paper (2004:280ff) who argues that mixed communities are mainly advocated for by planners, politicians and marketing agencies because mixed cities have a better image in the global economic system and because they are thought to reduce socio-spatial inequalities. Verena Texier-Ast (2018:122f) also mentions the positive aspects that are associated with urban diversity, for example for socially disadvantaged citizens who can benefit from the technical facilities and social relationships of their mixed neighbourhood. Although it is not the only factor for two people to interact, geographical vicinity does play a role in social interactions in communities, because one needs to be geographically close to someone to interact with this person.

The ideal of diversity is not only discussed in urban studies and urban geography, but it is also followed by some Swiss housing cooperatives such as the Kalkbreite in Zurich (see their second renting rule in Kalkbreite 2018). The Warmbächli too wants to reach a diverseness of age and of lifestyles (point 5.2 in the renting regulations 2019c). By varying the types of apartments that are built, the cooperative wants to appeal to different people and thus create a mixed community (Warmbächli 2016:point 3.b). This reflects the assumption that the structure of a building or of a neighbourhood, which is itself determined through urban and architectural planning, has an impact on its inhabitants. Therefore, if a building is diverse in its architecture, for example with different flat sizes, possibilities for many types of use and common areas, it should attract diverse people (Zychlinski et al. 2015:5).

However, the concept of mixed communities is highly criticised and controversial in urban and geographic debates. To begin with, it is a broad and vague term, as I have showed at the very beginning of this sub-chapter: it is unclear who should be mixed where with whom and what the reasons for this are (ibid.:3). Many authors, mostly geographers or sociologists, agree that there is no empirical evidence for the assumption that geographical closeness leads really to social closeness and ties between diverse people (see for example Dangschat 2007:23, Bridge et al. 2012:7, Texier-Ast 2018:123 or Zychlinski et al. 2015:7). People do need to be close to one another in order to interact in the offline space, but being geographically close to somebody very different from myself does not necessarily mean that we will interact or live happily in the same building. According to Paul Cheshire (2007:3), forcing communities to mix treats the symptoms but not the causes of inequalities. The author (2007; 2012) furthermore mentions that neighbourhoods with high concentrations of specific people, for example based on financial means, ethnicity or occupation, are to be found worldwide and he argues that there is a reason for this: people gain from living in what he calls specialised neighbourhoods, because "if you want access to a mosque or a synagogue [or any specific public space], then there are important advantages of living in an ethnically appropriate neighbourhood" (Cheshire 2012:22). He also explains that it is patronising to think that poorer or less-educated people benefit from having richer or more-educated neighbours. This author is not the only one claiming that the concept of mixed communities is normative and one-sided (see for example Stienen et al. 2006; Bridge et al. 2012; Häussermann 2012).

Although the concept of mixed communities is highly criticised, I believe that there must be reasons – legitimate or utopian – for it to be an ideal for many urban policies or housing cooperatives. Even if researchers do not agree on the usefulness of this concept for theoretical reasons, as broadly described above, it is a goal that many policies or projects want to achieve and that as such deserves attention.

But if the concept of mixed communities is vague, how can one analyse it? And which characteristics of a population are representative or useful for social diverseness? Jan Kemper (2018:113f) writes that questions such as "who lives where?" or generally speaking geographical questions about cities and their inhabitants need abstraction. Therefore, they cannot be answered with a subjective individual case study, but rather with quantitative methods. For example, in order to describe a specific space with regard to a few variables of its population such as ethnicity or employment, one should use descriptive statistics. However, practices of counting and measuring should be employed critically: only what is known can be counted (ibid.:117). This means that the categories measured are necessarily known and defined before the act of counting starts. If I want to measure if a neighbourhood is diverse in terms of gender, I have to define what this category means, for example being a woman or a man. With this dichotomous category, I would not be able to measure for example how many people identify as non-binary. This is a simple example for Kemper's idea that researchers can only count and measure what they know to exist. Therefore, what I know before starting the research project – and inevitably who I am, as I explained in the chapter 2 - has a big impact on the final analysis of diverseness. Putting this on the side, all imaginable criteria and categories can in principle be used for a statistical analysis on diverseness in cities (Basten & Gerhard 2016:122). However, there is a tendency in social and urban geography to focus on socio-demographic standards such as class, ethnic or linguistic groups, education, household form, age, citizenship, occupation, marital status, gender, income and household size (chapter 3.3 in Stienen et al. 2006, Basten & Gerhard 2016:122, Hoffmeyer-Zlotnik & Warner 2019). In the following sub-chapter, I will question why these categories are frequently used and how one could think broader about diversity in communities.

3.2 Categories of difference and intersectionality

Helma Lutz and Norbert Wenning (2001:11) write that difference is a term that is often used in debates, but without any clear definition of it. I understand difference to be the lack of similarity between two or more humans (Larousse 2021). Lutz and Wenning (2001:20f) work out the following list of categories of difference, which are socially constructed but nevertheless shape our society: gender, sexuality, race, ethnicity, nationality or citizenship, class, culture, health, age, origin, possession, north-south/east-west, state of development. According to the authors, these types of difference are hierarchic and bipolar (or dualistic): there is always a norm and its deviation, for example educated - not educated (for education) or standard language - dialect (for culture) (Lutz & Wenning 2001:20f). Furthermore, they explain that these categories of difference can be arranged in other main categories, such as body (gender, sexuality, race, ethnicity, health, age), socio-geography (class, nationality, ethnicity, origins, culture, north-south/east-west) and economy (class, possession, north-south/east-west, state of development). Although this list is not complete, they claim that it is a starting point for discussions about difference (ibid.:20f). However, authors such as Gabriele Winker and Nina Degele (2010:16) argue that analysing diversity in a community is not only about choosing the correct categories of difference. Even if I name all the categories and factors that have an impact on my identity, this list does not help much to understand who I am and what I experience for real. According to them, these categories should not be thought of in an additional way, but rather as interacting with each other. All the identity categories or types of oppression that mark somebody's identity shape this person in an interwoven way (ibid.:10). Because multiple axes of differences, power and inequalities shape who we are and what we do, all of them should be analysed as a whole and not by listing and adding them together. This leads us to the concept of intersectionality, which is rooted in critical race theory and in the 19th-century activism, so outside of academia, even if it was not named yet as such (Hopkins 2017:939). In the 1970ies, American black women claimed that their life experiences are not only shaped by their gender, but also by their race. They raised the questions "Are all women part of the same group, no matter what their race is, or is every human shaped by a multitude of power hierarchies?" and started a broader discussion about power and categories of difference (Winker & Degele 2010:11f). In the 1990ies, Kimberlé Crenshaw theorised this with the concept of intersectionality and enabled the description of the interconnections of race with other categories of one's identity (Valentine 2007:19). Indeed, Crenshaw (Crenshaw 1989) showed in her work how Black women's experiences are multidimensional and how they are, because of their experience of a multitude of burdens, usually marginalised. Although other scholars were working with this idea before she developed it, as reminded by Peter Hopkins (2017:939), this author significantly contributed to the discussions on intersectionality.

After this short history of the origins of the word intersectionality, I would like to explain my understanding of it. Winker and Degele (2010:14), Hopkins (2017:937) and Gill Valentine (2005:10) define it in similar ways, which I summarise here. It is a concept used in feminist research to analyse and theorise the relationships between categories of difference. Working from an intersectional perspective means that one focuses on mutually constitutive and interlocking forms of experience, rather than on single axes of difference or on the addition of identity categories. Even though categories such as race, gender or nationality are socially constructed, I believe and agree with Crenshaw (1991:1296) when she writes: "to say that [these categories are] socially constructed is not to say that [they have] no significance in our world". Categories of difference are imperfect and constantly changing, but I think that one need to provisionally use them in order to understand them better, as explained by Leslie McCall (2005:1785ff).

The concept of intersectionality is not only theorised in feminist sociology, but also in social geography. Already in the 1990ies, some geographers were researching with an intersectional perspective (see for example Peake 1993, Kobayashi and Peake 1994, Jackson 1994, Ruddick 1996, cited by Hopkins 2017:940f). A few decades later, Valentine (2007:18f) writes that the current use of intersectionality underestimates the geographical character of power. She says that "power operates in and through the spaces within which we live" (ibid.:19). In every (social) space, there exist specific power hierarchies that lead to specific in/exclusions for some social groups. These power hierarchies define who is in or out of place, who belongs there or does not. Furthermore, the author mentions that one's identity – who am I? – is not stable but rather a constant process, shaped by the spaces in which one is and by one's biography (ibid.). For example, I used to feel out of place when I went to the theatre with ripped jeans and Converse – even if with 17, I enjoyed this feeling of being against the norm, of being young and unconventionally dressed in this place. Although I was not discriminated for this, I felt that I - my young energetic body with these clothes – was not expected to come so in this space. But as soon as the play was finished and I was with my friends in a pub, these parts of my identity – young, healthy and belonging to a specific youth culture – lost their importance. In a hetero-normative space, my gender was suddenly a much more important factor that defined who I was and how I should (not) act. With this simple example and Valentine's words, we see that space has an impact on one's experiences and on one's identity.

The concept of intersectionality can also be used when it comes to participating in urban social life. Depending on one's desires but also on what one's identity is, somebody will be more or less able to commit in a housing cooperative. Deaf people for instance would probably struggle to integrate and communicate in a hearing space. Language, which is also related to one's origins or ethnicity, shapes one's identity and the feeling of belonging that somebody can experience in a community (Valentine 2007; Valentine & Skelton 2005). Or an elderly person who struggles to walk might not have the same possibilities to participate in a non-profit organisation as a young, able-bodied one. Generally speaking, one's body has an impact on one's identity and on one's participation in any kind of activities. Indeed, one can argue that health, disabilities but also socially reproduced categories of difference such as status are embodied (see Winker & Degele 2010:49ff). So the way my body looks and what it enables me (not) to do is shaped by many categories of difference and by power hierarchies. Furthermore, someone who commutes

to work might not feel like s-he belongs to her or his space of residence (see Davidson 2010:532f). Belonging is not only impacted by one's mobility, but also for example by one's nationality or residential status. Somebody with an illegal status in Switzerland would probably not be able to participate or feel like s-he belongs in a housing cooperative. But how many categories should I focus on in order to answer my research question from an intersectional perspective? And how to choose the relevant and the less relevant ones?

Valentine (2007:14) explains that previous feminist geographic studies have focused on a few categories only, for example gender or class. According to her, this restriction has to do with financial and time limits that are faced in research projects, as well as for the sake of comprehension. According to Winker and Degele (2010:16), the categories used in an intersectional approach depend on the researched object. This openness leaves me with a rather big room for interpretation, which is one of the frequent criticisms of intersectionality: there is no specific method associated with it (Hopkins 2017:938). This leads us to the next chapter, to the methods that I used to analyse difference in the Warmbächli from an intersectional perspective.

4 | Sketching the road – methods

As already outlined in the introduction and illustrated in the figure 4.1, I now explain the methodical path that I followed in this thesis.

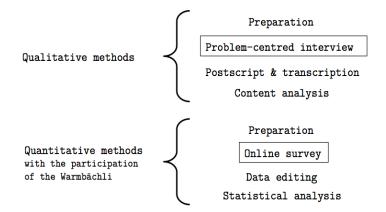


Figure 4.1: Methodical steps (own diagram)

4.1 Methodical design

As outlined in the chapter 3.2 and written by McCall (2005:1771), there has been little discussion about how to study intersectionality methodologically speaking. Because it is a complex concept focusing itself on the complexity of identity categories, many researchers choose methods that they assume not reductionist. But this means that the range of methodological approaches used until now is quite limited. If we assume that "different methodologies produce different kinds of knowledge" (ibid.:1772), we can easily see that this lack of discussion leads to the production of only certain specific types of knowledge. Thus, to study intersectionality, to truly engage with this complex topic and to produce a variety of knowledge that will help us understanding these multiple axes of differences and inequalities, McCall claims that "a wider range of methodologies is needed" (ibid.:1774). Disciplinary boundaries should be overcome, so that the feminist and intersectional approach stays but the methodology and exact research topic vary (ibid.:1795). What is more, I believe that intersectional research should not comply with the usual methodological boundaries and traditions. Linda McDowell (2008 in Winker & Degele 2010:24) for example combines in her methodological design both qualitative and quantitative methods. In their article about research methods for intersectionality, Jane Bailey and her colleagues (2019:4f) also argue for the use of both types of methods, because both have strengths and weaknesses that are together fruitful for research projects with the tool of intersectionality. Furthermore, many authors focusing on (housing) cooperatives as well as on diverseness argue for or use a combination of qualitative and quantitative methods (see Wiest et al. 2017, Davidson 2010, Komposch 2019, Bailey et al. 2019 or Texier-Ast 2018). Qualitative, verbal data gives us insight into the subjective viewpoints of individuals (Flick 2018:135). And as already outlined in the chapter 3.2, quantitative, statistical data enables abstraction, which is needed to answer questions such as "who lives where?" (Kemper 2018:116).

The topic of difference in housing cooperatives, from an intersectional perspective, is complex and needs both subjectivity and abstraction. Therefore, I chose to combine verbal and statistical data in order to deepen my understanding of them (Kuckartz 2014:17). According to Udo Kuckartz (ibid.:33, own translation), mixed methods are the "combination and integration of qualitative and quantitative methods in the same research project" and this mix can take place during the collection or the analysis of data. My qualitative data, gained through the problemcentred interview, was used to create the quantitative online survey; finally, both data types were analysed together. This design type, where the results of the first method are used to create or improve the second one, is called *development* or *Entwicklung* in German (see Greene et al. 2008:127, cited by 2014:58).

Besides using mixed methods, I was inspired by participatory ones. As Bailey et al. (2019:5f) explain it, a participatory research design makes sense when working with an intersectional perspective, for example by developing the research or survey questions together with the community one is studying. This makes it possible to put the experiences of these people at the centre of the research and to make sure that the categories and factors that are analysed are really relevant to the participants, and not imposed on them by the researchers (ibid.:10). David Bole (2020) said that community based participatory research – a certain type of participatory methods – enables both the production of knowledge useful for the researchers and the transfer of this knowledge into the participating community. This, as well as what I had learned in my studies, inspired me to conduct a Bachelor thesis that was, on the one side, partly designed with the Warmbächli and that could possibly, on the other side, produce valuable knowledge about difference(s) in a housing cooperative. Although participatory methods are much more than

what I did in this thesis, I incorporated some of their elements in this thesis. A few Warmbächli members directly participated in the preparation of the online survey. First by conducing a problem-centred interview with a member of the Warmbächli, thanks to whom I learnt which strategies the cooperative followed to ensure diverseness and which categories of difference had probably played a role in the housing allocation process. Thanks to his knowledge, I knew how to target the survey questions. Second, a few members of the cooperative suggested some questions that they found interesting or relevant for this topic as well as for themselves. As explained below, they also had the possibility of giving feedbacks concerning the final formulation of the survey. However, only the members with whom I had contact could do this, people whose name are on the Warmbächli's website and who I had contacted in summer 2020. I think that they are people with a rather important position in the cooperative and can imagine that other members would have suggested other questions. This once more shows that power hierarchies are central in research projects.

4.2 Starting with qualitative methods

The first part of this two-step design is the problem-centred interview according to Andreas Witzel and Herwig Reiter (2012) and its analysis based on Philipp Mayring (2010).

The problem-centred interview

Witzel and Reiter (2012:2) describe the problem-centred interview as a way of travelling through the field, where the traveller-interviewer begins the trip with some background information about the place s-he is visiting but does not know yet the exact journey s-he will take. His or her research question will be answered through a dialogue between the prior knowledge and the interview partner's practical knowledge about a specific issue. Thus, the interviewer can "reconstruct the interactively constituted knowledge in the social world in an interactive process" (ibid.:15) with the respondent. Although this method has been criticised for not being very distinct from other ones (Flick 2018:236), it is widely used in German social sciences. It is a relevant way of collecting data for this thesis because it is oriented towards socially relevant problems: my research interests correspond to a problem or aspect that the Warmbächli is also interested in dealing with (Witzel & Reiter 2012:5ff).

Preparation: In this step, I both reflected on what I wanted to find out and deepened my knowledge, as done in the two previous chapters. This enabled me to create an interview guide

(see appendix) to organise my knowledge and interests, facilitate the course of the interview and provide an aid to memory (Witzel & Reiter 2012:51). This guide is subdivided in the following four blocks: first a warming up discussion and an introductory explanation to start a relationship of trust with my partner and clear any remaining questions. Second comes both the opening question that should "facilitate the establishment of a narrative conversational structure" (ibid.:68) and the respondent's opening account, which is an initial view of the problem and the base of the interview. After this comes a "more or less extensive interactive and dialogical reconstruction of the problem" (ibid.:76) with my follow-up strategies, in other words other questions to deepen my partner's opening account. Fourth, some background information about the interview partner is collected and the interview can end by returning to an everyday conversation. In order to test the understandability of the questions and the recording material, I conduced an interview training with a friend of mine a few days before the actual interview.

Interview: On the 3rd December 2020, my interview partner – whose pseudonym is Sascha Müller – and I met via Zoom. Sascha is part of the VK and had agreed to talk with me. Due to the COVID-19 pandemics and contrary to what Witzel and Reiter (ibid.:64) suggest, I could not choose a location that would facilitate an intensive dialogue. I had no influence on the geographical place in which we met. I noticed a few times that what was happening in my offline space – a shared flat in a lively street in Bern – prevented me from concentrating fully on the online discussion. However, none of us encountered internet problems and the discussion was conduced and recorded smoothly.

Postscript: Immediately after the end of the interview and without any self-censorship, I wrote a postscript or post-communication description. It is a "collection of impressions and details" (ibid.:95) that I noticed before, during and after the interview. I did not find this postscript very useful during the analysis of the results, probably because I had conduced only one interview and could remember these details quite well. However, I came back to it a few times when I wrote the thesis.

Transcription: In order to "make [this] interview accessible for processing in the analysis" (ibid.:98), I transcribed it (see appendix). My interest with this interview was less on how Sascha communicates perceptions or ideas, but on the perceptions and ideas themselves (Oliver et al. 2005:1278). Consequently, I only wrote down the spoken words (complex-reduced) and some speech details such as pauses or laughs. The interview was conduced and then transcribed in Swiss German. Sascha told me it was okay for him to do the interview both in Swiss and

in High German, but decided to conduct it in dialect because I believe that he would not have expressed himself in the same way in High German. I tried to transcribe the exact pronunciation of the words my partner said but, as I myself learnt the local dialect when I came to Bern for my studies, I might have done some mistakes. For the words or sequences that I did not understand, I had the help of two friends of mine who grew up talking Swiss German. This had been discussed with my interview partner, who had agreed to it.

While transcribing the interview, I took notes, a process that Witzel and Reiter (2012:99) describe as "an invaluable source of interpretation". These notes were indeed very helpful for my understanding of the interview, of the cooperative and for the next step: the analysis of the problem-centred interview.

The content analysis

According to Uwe Flick (2018:482), the content analysis is "one of the classical procedures for analysing textual material". It enables the researcher to reduce his or her material by using categories and codes that stem from the theory in order to answer the research question, as well as to filter and consider the material with regards to specific aspects (Mayring 2010:65). Mayring (ibid.:13) also describes this method as a "category-guided text analysis". Through clear rules, the definition of a category system and a systematic coding of the text material, one achieves a reliable and inter-subjective transparency. However, this method also has its drawbacks:

defined can impact the material that will be extracted. Another critique point is the iterative and successive steps, between which information can easily get lost: one should pay attention not to reduce the actual information through the coding and paraphrasing (Christen et al. 2014:11).

one's positionality and the category system that one has

For this thesis, I used the content structuring technique or *inhaltlich strukturierende Inhaltsanalyse*. Mayring (2010:99) has developed a step-by-step technique to conduce this analysis, which was adjusted at the needs of this thesis and is described in the figure 4.2. At first comes the preparation of the analysis: one determines the material, explains how the data collection took place and describes the characteristics of the material. Then,

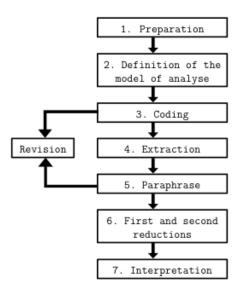


Figure 4.2: Procedure of the content analysis (own visualisation of analysis steps by ibid.) one chooses the direction of the analysis, redefines the

research question and determines the analytical units. Second, one defines the model of the analysis, namely the type of technique and the theory-driven (or deductive) category system. I created my category system by reading literature relevant to the topic. Third, one codes the whole text according to this system, which is iteratively improved through the creation of new inductive categories. Fourth, the marked passages are extracted and classified in the category system, along with the lines of the transcript where this passage can be found. The fifth step is the paraphrase of this table, which was time-consuming and difficult for me because I had to switch between Swiss German and English. I asked for help when I was not sure of the exact meaning of the dialect words, but mistakes could have happened. Sixth, the material is reduced: similar contents are put together and summarised while irrelevant passages are left out. For each category and (sub)code, I kept the most relevant information with regard to my research question. The last and seventh step is the interpretation of the data, which can be found in the chapter 5.

4.3 Continuing with quantitative methods

The results of the qualitative content analysis were used for the creation of the online survey, which I then analysed statistically. Both steps are explained in the following pages.

Online survey

Due to the predefined answer categories, online surveys do not give insights into someone's subjective identity constructions. Surveys can also be criticised because they exclude those who do not have access to the internet. This method is nevertheless essential in order to get a big quantity of data about a specific population or, in this case, about the cooperative members (Diekmann 2018:434). I chose it because I wanted to get information about the members that the cooperative itself did not have.

Preparation: First of all, I had to decide what I wanted to know and ask in the survey. Keeping my research question in mind, I took this decision in two ways. On the one hand, I listed all the topics and possible questions that could be interesting for the survey while reading literature and formulating the interview questions. This enabled me to keep in mind all the ideas that crossed my mind during the first steps of the thesis. Then, the results of the content analysis were used to choose which of these questions were relevant for the context of the Warmbächli, which not

and also to create new questions. Each of these questions are either based on points that were mentioned by Sascha during the interview and that thus appeared in the final category system, or stem from the concept of intersectionality. On the other hand, some questions were suggested by some members of the cooperative. As my contact person had told me in various emails, the cooperative itself was very interested in the final data set about the members. Some of their questions were similar to the ones I had thought of, which showed me that I was heading in a direction that was interesting not only for this thesis but also for the cooperative. Some of them, however, were completely new and as such very helpful for the widening of my perspectives.

After deciding which questions to ask, I formulated them in the best and most understandable way possible and uploaded them online. The formulation of the final survey questions was an iterative process. Each question was worded according to Diekmann's rules (2018:479ff), in order to be understandable, precise, direct and in High German. The final questionnaire design (see appendix), too, was built with his explanation on thematic blocks (ibid.:483ff): starting with warming up questions, then blocks with the most important questions for me and at the end of the survey the questions that I assumed to be less interesting for the participants, such as age and education level. A few filter questions were planned in order to ask specific questions to the future inhabitants of the Warmbächli. To conduct this survey, I selected the software Unipark (see https://www.unipark.com/) for its user-friendliness – both for me as well as for the participants – and because I had already worked with it and was very satisfied with it. After having tipped all the questions in my Unipark project, I tested it to check the filters, produce test data, conduce a few pretests with friends of mine and check that the length of the survey was around eight to nine minutes. These steps allowed me to improve the questionnaire before sending it to the cooperative (i.e. some of its members) for their feedback, since I wanted them to be satisfied with the final data set too. Thanks to their comments, I did some last changes and the questionnaire was then ready to be sent.

Survey online: All the members of the Warmbächli were invited to take part in the survey through an email that I wrote and that was then sent by the *Geschäftsstelle* through their intern mailing list. A week after this first email, a reminder was sent in order to improve the response rate. After the second week, I closed the survey and started to analyse the answers with the statistic software R (see appendix).

Data editing and analysis

For the sake of transparency, I describe here how I sometimes recoded the data that was produced with the survey as well as how I analysed it statistically. The table 4.1 shows all the variables that were used for this analysis. Although 149 members of the Warmbächli took part in the survey, I only considered the observations without missing values (n=137). Since some of the questions were optional, some of them have a smaller number of participants. This number is also smaller for the questions that were asked only to the members who will move in the Warmbächli (n=83). Some of the questions that were asked in the survey are not considered in this thesis, mostly due to lack of space and time to analyse them properly and also because they were not directly relevant to my thesis' research question. I nevertheless asked them in the survey because the Warmbächli was interested in this data. The questions I asked can be distinguished between qualitative or categorical variables and quantitative or numerical variables, depending on what was measured. Furthermore, categorical variables include nominal and ordinal data. In nominal scales, one measures if the expressions of the variable are the same or different from one another (e.g. gender). In ordinal scales, these expressions follow an order or ranking (e.g. perception of one's health) (Diekmann 2018:116ff and 258ff).

Categorical variables: The nominal variables include the type of application, gender, sexual orientation, nationality, children, highest completed educational level, income (earned and at the household level), household form now and – for the 83 members future inhabitants – household form in the future as well as how they paid their compulsory share. I created the variable type of application by adding the values of the three first survey questions and recoding them into this new variable. The answers to the open-ended question about *nationality* were coded in an Excel sheet. The answers to the variable *children* were collected with a ratio scale, measuring how many children the survey participants have. They were then coded in a nominal scale, to know if the participants have or not children. The variable highest completed educational level was initially measured with 12 categories (1. compulsory education not completed; 2 compulsory education; 3. basic vocational training; 4. apprenticeship; 5. full-time vocational school; 6. general education school; 7. academic Matura, professional Baccalaureate or teacher training college; 8. advanced federal PET diploma or certificate; 9. professional or technical school; 10. advanced professional or technical school; 11. university, university of applied sciences, of teacher education or federal institute of technology; 12. other, namely...). To make the analysis more meaningful, I then summarised these 12 categories according to the Federal Office for

Statistics (2019) in the categories compulsory education (categories 1. and 2.), upper secondary level (categories 3. to 7.), tertiary level (categories 8. to 11.) and then other for the open-ended answers. For the income, I asked a question concerning the participants' gross earned income and a question about their household income, both per month. Here again, I summarised the initially measured categories (steps of 1'000.- Swiss Franks) by adapting the categories that the Federal Office for Statistics (2020c:64) also uses. Their categories are annual, so I had to adapt them to my thesis (monthly). The questions about the household form refer to the desire of the Warmbächli to provide apartments for people with different lifestyles or household forms. The participants could choose many answers from the category list, as well as write their own answer in the last open-ended category "Other". The variable paying of the compulsory share too was a list with the possibility of ticking many categories and giving one's own answer. I created the new category "private pension (3rd pillar)" during the analysis, because 3 members had written this for their open-ended answer. For these two last variables, I also computed the frequency of the combinations of the variables, so that I could see for example how often the combination "with partner" and "with child/ren" occurred.

The ordinal variables include the perceptions of the engagement in the Warmbächli, the identification with the cooperative, the contacts with other members, the ability to communicate in High German, the integration in Bern and the mental and physical health. They are all measured according to a 5-point Likert scale (1. do not agree at all; 2. do not agree; 3. undecided; 4. agree; 5. agree fully).

Numerical variables: All the numerical variables used for this thesis were measured with a ratio scale, i.e. with a true zero. They include age, time spent at one's occupation(s), the current and – for the future inhabitants – future surface of residency. For all of these variables, I rounded the values to the 0.5 decimal (e.g. 2.33 becomes 2.5). I chose to do this because I think that a half value is more understandable than any other type of decimals when we talk about years (what does exactly 2.4 years of membership mean?). I recognise that some information gets lost due to this rounding, but I believe that it is of small importance for my research question. The variable *age* was either collected as integers or coded manually as such (e.g. "2 Jahre" was coded as 2). The variable *surface of residency* was created by dividing the answers to the question about the size of the apartment by the answers concerning the number of people living in it. This computation was done both for the current and for the future surfaces. The data of one respondent had to be deleted to ensure the reliability of the results, because s-he wrote that two people share $3m^2$.

The table 4.1 summarises all the variables that are mentioned above and that I used in this thesis.

| Table 4.1: | Variables | used |
|------------|-----------|------|
|------------|-----------|------|

| Variable | Expressions and explanation | | | |
|--------------------------|---|--|--|--|
| Nominal variables | | | | |
| Type of application | 1 applied, got a flat, is moving in; 2 applied, got a flat, isn't moving | | | |
| | in; 3 applied, didn't get a flat; 4 didn't apply | | | |
| Gender | 1 female; 2 male; 3 other (open-ended) | | | |
| Sexual orientation | 1 heterosexual; 2 homosexual; 3 bisexual; 4 other (open-ended) | | | |
| Nationality | Open-ended answer coded with the categories Switzerland; Ger- | | | |
| | many; naming another country; European; world citizen; no coun- | | | |
| | try | | | |
| Children | Number of children, either 0 person without children; or 1 person | | | |
| | with children | | | |
| Education | 1 compulsory education; 2 upper secondary level; 3 tertiary level; | | | |
| | 4 other (open-ended) | | | |
| Earned income (gross per | 1 less than 2'000; 2 2'001 to 4'000; 3 4'001 to 7'000; 4 | | | |
| month) | 7'001 to 10'000; 5 more than 10'000 | | | |
| Household income (gross | 1 don't know; 2 less than 4'000; 3 4'001 to 7'000; 4 7'001 to | | | |
| per month) | 10'000; 5 10'001 to 13'000; 6 more than 13'000 | | | |
| Household form | Current for all the survey participants, future for those who will | | | |
| | move in. Multiple answers possible for the categories alone; with | | | |
| | my partner; with child(ren); with parent(s); with siblings; with | | | |
| | other relatives; with non-family members; other (open-ended) | | | |
| Paying the compulsory | Multiple answers possible for the categories own fortune; pension | | | |
| share | fund (2nd pillar); private pension (3rd pillar); inheritance; loan | | | |
| | (relatives, friends); loan (bank or else); other (open-ended) | | | |
| Ordinal variables | | | | |
| Commitment | Single-choice answer to the statement "I perceive myself as a com- | | | |
| | mitted person in the Warmbächli", with the answer categories 1 | | | |
| | do not agree at all; 2 do not agree; 3 undecided; 4 agree; 5 agree | | | |
| | fully | | | |
| Identification | Single-choice answer to the statement "I identify with the cooper- | | | |
| | ative", with the answer categories 1 do not agree at all; 2 do not | | | |
| | agree; 3 undecided; 4 agree; 5 agree fully | | | |
| | | | | |

| Contacts with other | Single-choice answer to the statement "I cultivate close contact | | | |
|---------------------------|--|--|--|--|
| members | with other members of the cooperative", with the answer categories | | | |
| | 1 do not agree at all; 2 do not agree; 3 undecided; 4 agree; 5 agree | | | |
| | fully | | | |
| Communication in High | Single-choice answer to the statement "I can communicate well in | | | |
| German | High German", with the answer categories ${\bf 1}$ do not agree at all; ${\bf 2}$ | | | |
| | do not agree; 3 undecided; 4 agree; 5 agree fully | | | |
| Integration in Bern | Single-choice answer to the statement "I feel integrated in Berne", | | | |
| | with the answer categories 1 do not agree at all; 2 do not agree; 3 | | | |
| | undecided; 4 agree; 5 agree fully | | | |
| Physical health | Single-choice answer to the statement "I feel physically healthy", | | | |
| | with the answer categories 1 do not agree at all; 2 do not agree; 3 | | | |
| | undecided; 4 agree; 5 agree fully | | | |
| Mental health | Single-choice answer to the statement "I feel mentally healthy", | | | |
| | with the answer categories 1 do not agree at all; 2 do not agree; 3 | | | |
| | undecided; 4 agree; 5 agree fully | | | |
| Numerical variables | | | | |
| Age | Age of the participant in years | | | |
| Time spent at one's occu- | Number of hours per week spent for a paid job; unpaid care work; | | | |
| pation | unpaid voluntary work generally speaking and in the Warmbächli | | | |
| Surface of residency | Surface of residency in m^2 per person, current (for all the survey | | | |
| | participants) and future (for those who will move in) | | | |

Statistical analysis: After having edited the data as explained above, I started the descriptive analysis of it. First, I did a univariate analysis of each question. For nominal and ordinal data, this means computing the frequency of the answers with both the number of members that ticked each answer category (n) and the percentage that this n represents regarding the total number of participants who took part in the question. For numerical data, the median, mean, minimum and maximum were computed. For the *age*, I also did two histograms that visually reveal the distribution of the variable (Kuckartz 2014:107). Second, I carried out a bivariate analysis with cross-tabulations between the type of application and the other variables. They illustrate how many members of each type of application chose which answer categories.

4.4 Reflection and critique

My own critique of this methodical design is that I could not deepen it as much as I would have liked to. Trying to combine participatory and mixed methods in a single Bachelor thesis was ambitious and led me to the frustration of not being able to truly engage with either participative, qualitative or quantitative methods. Apart from mentioning the strengths of a mixed-methods design, Udo Kuckartz (2014:54) also explains that such researches take more time and that researchers need to have more skills than for single-method ones. This is something I can definitely relate to: because of the choice of a mixed-methods design, this thesis was very energy- and timeconsuming – but has any Bachelor student ever said the contrary? Now at the end of this work, however, I argue that my research question could not have been answered with a single-method design, even if it would have allowed me to deepen my methodical knowledge. I believe that a combination of verbal data with statistical data was necessary to deepen my understanding of the Warmbächli and of its members from an intersectional perspective (ibid.:17). With the verbal data stemming from the qualitative interview, I could gain an insight into the subjective perception of a member of the VK concerning the housing allocation process (Flick 2018:235). With the quantitative survey, I could answer my research question from a more abstract and objective perspective (Kemper 2018:116). Although I only did some uni- and bivariate analyses, instead of the multivariate analysis that McCall (2005:1786f) and Bailey et al. (2019:4) praise, I believe that they enabled me to explore the effects of multiple factors across the Warmbächli population. Thus, both methodical aspects complete each other and were necessary for my research question.

Furthermore, I chose this methodological design because the cooperative had told me that they were interested in the data set. This was a big motivation for me, because I knew that my work could be, even if only a tiny little bit, useful to somebody else than to me only. However, if this Bachelor thesis is useful to them or not is something that I cannot influence. Even if I gave some of the members the possibility to suggest some survey questions, they might be unable to do something with the data that I gave them. Indeed, I sent them a data set with the answers to each question in separate Excel sheets, instead of sending the whole data set in one sheet. This was to make sure that the identity of the respondents could not be retraced by looking at what they answered for each question. Here, I was caught between my desire to ensure the survey participants' anonymity and to satisfy the Warmbächli's interest in data about their members. What is more, Pamela Moss (2005:51f) writes that participatory methods are criticised because the person who actually gets to decide is, still and always, the researcher. I can recall to this

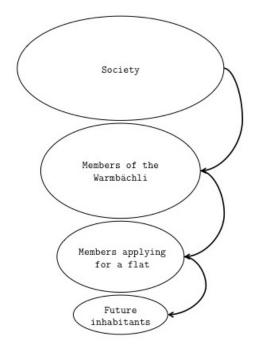
critique, because I too chose not to analyse some of the questions suggested by the Warmbächli, or to recode them when I was not satisfied with the categories of answer that they wanted. I also chose not to ask more questions about the participants' paid occupation, because I thought that the usual ISCO-08 classification was either too vague (if one takes only the first ten major groups) or too time-consuming for my analysis (if I had asked questions about the subgroups). Therefore, I feel like this thesis is not as participatory as I hoped it to be last summer.

During the interview, I found it hard to stay neutral (Diekmann 2018:439), because I am very used to punctuate my everyday discussions with encouraging exclamations. Although I wished I had succeeded in being a calmer, less enthusiastic version of myself, this turned out to make Sascha talk more about certain topics, which enriched the results of the content analysis. As both the interview and the transcript were in Swiss German, I also struggled with the paraphrase of it. I had to translate it to English, which means that some of the content and nuances of the interview inevitably got lost. During the content analysis, I also realised that I sometimes missed some opportunities to ask for clarifications.

Considering the quantitative part, it was a hard task to formulate the survey questions, both because I had never done this before and because they were in High German. Although I feel confident in this language, I had to ask for support from my Swiss German friends in order for my questions to be understandable. Another challenge of this survey was that the response rate after the first week was quite low. Luckily, many members took part in it after the second email, which ensured my data a higher reliability than with only 80 participants. Furthermore, I had delay in my schedule because the content analysis had taken more time than planned. Both aspects led me to put on the side the original idea of conducing a second problem-centred interview with another member of the VK to discuss the results of the survey. Another point worth mentioning is that I should have formulated the question about nationality in another way, instead of asking "Which nationality or nationalities do you feel you belong to?". I should probably have asked two separate questions, such as "What is your nationality?" and "Do you feel you belong to a nation?". Indeed, the answers of the participants were not very valuable for answering my research question. Many of them for example said they were European or global citizens, which was hard for me to interpret. Having said that, let us now turn to the results of this thesis.

$\mathbf{5}$ Wandering in the field - results

As illustrated in the figure 5.1, the categories of difference that played a role in the housing allocation process of the Warmbächli can be classified in three main types. I focus here on the three arrows sketched between the ellipses or scales Society, Members of the Warmbächli, Members applying for a flat and Future inhabitants. First (top arrow in the diagram and chapter 5.1), the members of the Warmbächli only reflect a fraction of the overall society. Certain categories of difference have inevitably an influence on who becomes a member and who does not. Second (middle arrow and chapter 5.2), not all the members of some categories and factors shaped the mem- of the Warmbächli (own diagram). bers' decision to apply for a flat or not. Third



the cooperative applied for an apartment at Figure 5.1: The three types of categories that the Güterstrasse 8. Here again, I claim that played a role in the housing allocation process

(last arrow and chapter 5.3) come the categories of difference that were actively considered in the allocation process, namely because the VK consciously considered them.

In the table 5.1, I represented the numbers of survey participants belonging to each of these scales. Most of them (61%) are future inhabitants and only around a third of them (27%) are members who did not apply for an apartment at the Warmbächli. There are also some members who applied for a flat but did not get it (8%), and some who chose not to move even though they could (4%). I assume that these proportions do not necessarily represent the real profile of the Warmbächli, which automatically leads to a certain bias in my analyses.

| | n | Percent |
|--|----|---------|
| Type of applications $(n=137)$ | | |
| applied, got a flat, are moving in | 83 | 61% |
| applied, got a flat, are not moving in | 6 | 4% |
| applied, did not get a flat | 11 | 8% |
| did not apply | 37 | 27% |

Table 5.1: Types of application throughout the survey participants

5.1 Being a member of the Warmbächli

The most important factor that played a role in the final housing allocation process is being a member of the Warmbächli. As Sascha said it, one has to be a member of the cooperative in order to apply for and maybe get an apartment:

"Auso mir hei müesse mitglied si ide gnosseschaft. Das isch mou z erschte gsi, aui wo nit mitglied si si usgschlosse gsi" (l. 20f).

The Warmbächli is open to new members and one can become a member quite easily. However, not everybody is a member of this cooperative. I realised when analysing my data that some kind of people are not present in the Warmbächli – or they did not take part in the survey. What strikes me is that more than 90% of the survey participants feel mentally healthy. When considering Swiss and European studies (OBSAN 2003; 2020 or Wittchen & Jacobi 2005), this percentage is usually around 60 to 75% of the population. This can mean that the Warmbächli members feel and are much more healthy than the rest of the society. Another explanation for this difference is that the members are not healthier than the rest of society, but that they said so in the survey. In any case, this raises the two following questions: why do so many members feel mentally healthy and so few unhealthy? I can imagine that people with mental fragility cannot - for example because they lack energy - take part in a housing cooperative such asthe Warmbächli. The table 5.2 also shows that 95% of the survey participants feel physically healthy. Although this is slightly higher than the 90% mentioned for the Swiss working population (OBSAN 2005:59), this percentage is less striking than the one for mental health. Considering both questions together, more than 90% of the persons questioned feel healthy. This resonates with the idea that some body – both a person and his or her body – has to be healthy to take part in social life (Winker & Degele 2010:49ff). Therefore, unhealthy or disabled people do not have access to certain spaces. However, Sascha told me that people needing support would have been included in the project, but that this was not mentioned frequently in the applications:

"Ungerstutzig vo bewohnende, wo mögliche hei mir das ibezoge, das isch aber de au, auso isch au nit so viu gnennt worde [...] Mir hätte e bruedsch wo geischtig und körperlch behindert isch und dä brucht ungerstutzig [...] me ungerstutzt de äutere wo eigetlech betagt si und kummert sich um sie, oder e nachbarin wo betagt isch" (l. 535ff).

The reason for this might come from the fact that almost all the members of the Warmbächli, or at least those who took part in the survey, are healthy and probably do not need support.

| | n | Percent |
|------------------------------|-----|---------|
| "I feel physically healthy." | 137 | |
| do not agree at all | 0 | 0% |
| do not agree | 2 | 1% |
| undecided | 5 | 4% |
| agree | 60 | 44% |
| agree fully | 70 | 51% |
| "I feel mentally healthy." | 137 | |
| do not agree at all | 0 | 0% |
| do not agree | 2 | 2% |
| undecided | 9 | 7% |
| agree | 54 | 39% |
| agree fully | 72 | 53% |

Table 5.2: Health perceptions

Health is not the only category of difference related to one's body. Sexual orientation (or desire), as well as gender, are also lived and experience in our bodies. Although the members' sexual orientation was not discussed in the interview, authors such as Winker and Degele (2010:44ff) show that power hierarchies can be analysed along this category. Interestingly, 90% of the survey participants identify as heterosexual (see table 5.3). I do not think that this category actively played a role in the housing allocation process, but I suppose that it mirrors a certain heteronormativity that is present in our society. What is more, one's sexuality cannot be separated from one's gender (ibid.:45). I think that issues such as power hierarchies linked with gender have been openly discussed in the Warmbächli. For example, the second sentence in their statutes

(2019b) specifies that the whole document uses the female form and that men are included in it, which is rare in documents written in German. Sascha told me that the cooperative had thought about how to achieve a mixed community, even though they did not take any fix quotas:

"Die soziaue dürmischig ischs so chli bi üs so chli e heikle punkt gsi und [...] hei mir s itze nit unbedingt so explizit agwändet, hei doch einigi gedanke gmacht" (l. 751f).

He also mentioned that categories such as one's gender – he also mentions one's nationality – were not retained as meaningful, because they were unsure if this was the kind of mixed community that they wanted to achieve or not:

"Es isch doch au e bewusste entscheidig gsi, dasch villecht no wichtig, auso mir hei gseit mir nimme keini feschte quote, usländerinne oder nit usländerinne, oder usrichtig nach gschlächt und so witer. Auso bewusst, nit eifach vernachlässigt hei, sondern bewusst uns dagäge entschiede. [...] es wär schwierig gsi, was isch de richtig und was fausch, auso welle quotene oder was sträbe mir a" (l. 753ff).

Even though they did not explicitly set quotas about gender, the two usual categories female/male are rather proportionate. This is the case when considering both all the members (see table 5.3) and the scales further down in the housing allocation process. There was only one survey participant who identifies with another gender category, namely a fluid, open understanding of gender and dissolution of gender stereotypes:

"für fluides, offenes Fremd- und Selbstgeschlechtsverständnis, Auflösung von Geschlechterstereotypen".

| | n | Percent |
|--------------|-----|---------|
| Desire | 135 | |
| heterosexual | 121 | 90% |
| homosexual | 3 | 2% |
| bisexual | 7 | 5% |
| other | 4 | 3% |
| Gender | 137 | |
| female | 70 | 51% |
| male | 66 | 48% |
| other | 1 | 1% |

Table 5.3: Desire and gender

Generativity, or the capacity of having children, is also a bodily category of difference. It was every now and again discussed in the interview with Sascha, who said that there are usually many people with children in housing cooperatives. This is also reflected in the statistics, since around two thirds of the survey participants (n=89) have children and one third (n=48) does not. As such, one could assume that generativity is a category of difference that shapes the people's decision to become a member of a housing cooperative. However, around two thirds of Swiss adults have children (BFS 2017:27), which is similar to the results of the survey. Furthermore, my quantitative analysis did not show that this category of difference had an influence on the applications or during the housing allocation process. However, if a community wants to be mixed with regards to generativity, Sascha hinted that a cooperative has to actively fetch people without children:

"Das hei mir vo anderne projekte ghört und bi us ischs ähnlich gsi, am afang sis eifach die 40-jahrige, junge oder so mittel-junge lüt mit chind derbi, di hei mir vo afang a, für di muess me si eigentlich so chli bös gseit gar nit bemüehe, di chöme sowieso. We mir jetzt möcht ender so chli äuteri oder us biudigsferner schichte, so lüt möcht no innehole, de müesste me das wahrschinlech aktiver moche. Wül di chume nit vo säuber" (l. 128ff).

In this quote, he also mentions that some other types of people, such as older or educationally disadvantaged ones, do not take part in housing cooperatives and therefore have to be actively contacted. He also suggested a few times that the Warmbächli has a high share of university graduates. This was confirmed by the survey: 87% of the participants have an education certificate of the tertiary level (see table 5.4). This is more than twice as big as the percentage for the Swiss permanent resident population (36%, see BFS 2019).

| | n | Percent |
|-----------------------|-----|---------|
| Education | 137 | |
| compulsory education | 1 | 1% |
| upper secondary level | 15 | 11% |
| tertiary level | 119 | 87% |
| other | 2 | 1% |

Table 5.4: Highest completed educational levels

As Sascha also said, having a high education level influences one's capabilities. He suggested

that these people have learnt and practised specific activities during their studies, which might be helpful for their participation in a housing cooperative with conceptual work:

"Das isch sehr stark konzeptuelle arbeit wo jetzt ender eifach isch für lüt äbä mit akademische hintergrund wos güebt hei aus handwerker wo meh usem praktische chöme" (l. 114f).

Therefore, one's education probably influences the participation that one can give to the cooperative. However, the VK had no information about this when considering the applications. Sascha explained to me that they would have liked to know the highest completed education certificate, in order to draw a conclusion on the members' possible income:

"Mir hätte dört lieber prueft vor vermietigskommission, was isch der höchscht abgschlossne abschluss wo me het. Und das me dört när hät ruckschluss zoge, ja es isch für si möglich, was isch fürne erwerb möglich u nit welle erwerb hei si itze im moment tatsächlich" (l. 514ff).

The members' possession, a category that is tightly connected with the term of class (see Winker & Degele 2010:42ff), is therefore interwoven with one's education. The VK had no information about the members' financial participation, but one's financial situation inevitably influences one's membership in the Warmbächli. Being a member of this cooperative has a price that not everybody can afford if they need a flat, since the entrance fee costs 200.- CHF and the annual one 80.- CHF:

"Me muess mitglied werde ir gnosseschaft, s chostet 200 franke itrittgebühr u 80 franke johresgebühr auso weme enge verhäutnisse het de wirde me nit mitglied eifach mou uf guetglücke dass me de villecht e wohnig überchunt" (l. 470ff).

The table 5.5 moderates the assumption that all the members of the Warmbächli have a high financial means. However, I cannot compare this with Swiss mean or median values, since the BFS measures income and household income differently than what was done in my survey (see for example BFS 2020d:4 or BFS 2017:52ff).

Table 5.5: Earned and household income (in CHF per month)

| | n | Percent |
|-------------------|-----|---------|
| Earned income | 131 | |
| less than $2'000$ | 8 | 6% |
| 2'001 to 4'000 | 38 | 29% |

| 62 | 47% |
|-----|---|
| 20 | 15% |
| 3 | 2% |
| 120 | |
| 10 | 8% |
| 8 | 7% |
| 21 | 18% |
| 38 | 32% |
| 25 | 21% |
| 18 | 15% |
| | 20 3 120 10 8 21 38 25 |

Sascha thinks that many of the members might have a small income, but because they have chosen a small work quota in order to have time for other things:

"Es git natürlich scho viu chlini ikomme, aber das isch de [...] so das me eifach seit mir hätts zwar d möglichkeit, nit, e hundert prozent job mit guete verdienscht, aber mir bevorzuegt ds 40 prozentig nöime z schaffe dass me grad so knapp düre wasser chunt und sich irgendwie dä rest mit öppis schönem füelt" (l. 494ff).

The Swiss average for paid work is of 41 hours per week (BFS 2020b), although the employment act sets the maximum at 45 or 50 hrs/wk depending on the type of work (LTr 1964:art. 9). This contrasts strongly with the table 5.6, which shows that the median of paid work for the survey participants is of 30 hrs/wk and the mean of 27 hrs/wk. When correcting these values for the members who do not have a paid job, they stay much lower than the Swiss average (med=32 and mean=30). Although I do not know if Sascha's assumption is true, these low values could be explained by the fact that the members choose to do less paid work and more other things, such as unpaid care or voluntary work. Since clear statistics about both types of work are to find, I will here not risk any comparison between Warmbächli members and the Swiss society.

Table 5.6: Time spent at one's occupation (in hours per week)

| | n | Minimum | Median | Mean | Maximum |
|-----------------------|-----|---------|--------|------|---------|
| Type of occupation | | | | | |
| Paid job | 137 | 0 | 30 | 27 | 60 |
| Unpaid care work | 137 | 0 | 5 | 14 | 84 |
| Unpaid voluntary work | 137 | 1 | 2 | 3.5 | 30 |

Lastly, it is interesting to see that almost all the members feel integrated in Bern and feel like they can communicate well in High German (see table 5.7). Here, I assume that people who feel integrated in Bern have a certain connection to this city and its inhabitants. They might for example be living or working here. This resonates with Sascha's words when he said that people who have just moved to Bern did not have the possibility of participating in the creation of the Warmbächli:

"Dass me sich so cha engagiere, das chöi bi witem nit aui [...], lüt wo früsch nach bärn zoge si, di hei di möglichkeit o nit gha" (l. 110ff).

| | n | Percent |
|--|-----|---------|
| "I can communicate well in High German." | 137 | |
| do not agree at all | 1 | 1% |
| do not agree | 2 | 2% |
| undecided | 0 | 0% |
| agree | 13 | 9% |
| agree fully | 121 | 88% |
| "I feel integrated in Bern." | 137 | |
| do not agree at all | 1 | 1% |
| do not agree | 2 | 2% |
| undecided | 5 | 4% |
| agree | 42 | 31% |
| agree fully | 87 | 64% |

Table 5.7: Perceptions of the communication High German and the integration in Bern

The plenums are usually in High German, unless all the members present speak dialect. Therefore, knowing Swiss German is not a necessity or an advantage for the members of the Warmbächli. However, I believe that knowing High German is a factor that shapes the people's ability and willingness to be a member of the Warmbächli. This knowledge is interwoven with one's origins but also one's education:

"D eint kommunikationsfachfrou oder kommunikationsfachma hät dert wahrschinlech di bessere charte aus öpper wos würklich ehrlech meint aber ehm viellecht nit genau verständlech isch" (l. 713ff).

Interestingly, the two only people who feel like they cannot communicate well in High German

applied for and got an apartment. My interpretation for this is that this category of difference probably did not play a role further down in the scales. This leads us to the next chapter: the categories or factors that differentiates the members who applied for a flat and those who did not.

5.2 Applying for an apartment

One of the most important factors on this scale is the members' current surface of residency. As already mentioned in the chapter 2.2, it is very important for the Warmbächli to limit the living surface per person:

"Dasch au e ganz wichtigs kriterium, so die 35 quadrat meter plus minus pro person" (l. 283).

Because of this importance, the flats were only allocated to people who followed the occupancy guidelines. If somebody had applied for a larger surface than stipulated, s-he would not be considered in the housing allocation process:

"Wenn jetzt öpper eifach e füf-e-haub zimmer wohnig het wöue isch haut die bewerbig ussekeit, das isch scho nit gange" (l. 77f).

Therefore, the future surface of residency had an impact on the applications. Sascha mentioned that members who already knew they needed more than 35 m2 probably did not apply for an apartment:

"viu lüt [hei] gfunge, das isch jetzt wahrschinlech, das isch jetzt für üs z wenig, mir stäue s üs vor dass mir mehr ruum bruche und dür das [si di lüt] nit agsproche gsi" (l. 520f).

This point is also reflected in the table 5.8. In this table, as well as in similar ones, letter \mathbf{A} means that the participants applied and got a flat at the Warmbächli and are moving in. Letter \mathbf{B} is for survey participants who applied and got a flat, but decided not to move in. In the columns or lines named \mathbf{C} , there are numbers for those who applied but did not get a flat in the Warmbächli. The members who did not apply for a flat are listed under the letter \mathbf{D} . Generally speaking, the members who did not apply for a flat (D) have higher mean (40 m2) and median (34 m2) values than the ones who applied (A to C).

| | n | Mean | SD | Median | Min | Max |
|----------------------|-----|------|------|--------|------|------|
| Surface of residency | 136 | | | | | |
| A (now) | 83 | 33.5 | 18 | 26.5 | 16.5 | 100 |
| A (in Warmbächli) | 83 | 31.5 | 7.5 | 31.5 | 14 | 58 |
| В | 6 | 25.5 | 6.5 | 26.5 | 15 | 32.5 |
| С | 10 | 42.5 | 25.5 | 30 | 20 | 100 |
| D | 37 | 40 | 21 | 34 | 16 | 100 |

Table 5.8: Current and future surface of residency

What is more, out of the 83 people who are moving in, 28 of them said that their current living surface is bigger than the one they will have in the Warmbächli. For the other 55 members, their future living surface will be bigger than what they currently have. To sum up, the members who currently live on a small surface applied for a flat, maybe because they knew that they could live on so little. However, it would be interesting to look at the number of rooms in the members' current and future flat – and not only at the surface that they live on – because this could also influence their decision to change apartments or not. Nevertheless, I think that the current surface of residency is a factor that played a role in the final housing allocation process. Two other categories of difference in this main type are their identification with the Warmbächli, as well as their social contacts with other members. As explained by Wiest et al. 2017:145, the members of a cooperative usually identify with it. Otherwise, they would probably not be members of it and pay for this membership. As Sascha mentioned it, the VK had to assess if the members who applied for a flat identified with the basic principles of the Warmbächli:

"Das isch so chli interpretation gsi jaa, passe di, tüe sich mit dem leitbild identifiziere und so" (l. 360).

In the table 5.9, we can observe that most of the survey participants (76%) identify with the Warmbächli. However, those who disagree with this question did not apply (see table 5.10). This might not be a generalisable statement, since they are only seven. But sharing the ideology of the Warmbächli seems to be an important aspect of one's identity for the housing allocation process. One's beliefs or ideology could be for example linked with one's education, age or religion.

| | n | Percent |
|--|-----|---------|
| "I identify with the cooperative." | 137 | |
| do not agree at all | 4 | 3% |
| do not agree | 3 | 3% |
| undecided | 25 | 18% |
| agree | 71 | 52% |
| agree fully | 33 | 24% |
| "I cultivate close contact with other members of the cooperative." | 137 | |
| do not agree at all | 14 | 10% |
| do not agree | 43 | 31% |
| undecided | 25 | 18% |
| agree | 42 | 31% |
| agree fully | 13 | 9% |

Table 5.9: Perceptions of identification and close contacts (all the members)

Cultivating close contact with the other members is not something necessary to be a member in a cooperative. The table 5.9 shows that the answers to this point are quite mixed. However, I was interested in finding out if this could be a category of difference in the Warmbächli, because Sascha told me that everyone knows everyone. To make sure that their relationships and maybe prejudices did not impact the housing allocation, the members of the VK tried not stand aside when needed:

"Wüu aui aui kenne, sobald me s so chli persönlichi beziehig isch innecho, dert isch scho ehm di betroffeni person isch när... nit formau, aber eher usstandträtt" (l. 295f).

However, this social capital seems to have played a non-negligible role in the Warmbächli. In the table 5.10, we can read that out of all the members who did not apply for an apartment (n=37), most of them (n=25) do not have close contact with other members.

Table 5.10: Perceptions of identification and close contacts (cross-tab)

| | А | В | С | D |
|---------------------|---|---|---|---|
| Identification | | | | |
| do not agree at all | 1 | 0 | 0 | 3 |
| do not agree | 0 | 1 | 0 | 3 |

| undecided | 11 | 1 | 3 | 10 |
|---------------------|----|---|---|----|
| agree | 47 | 3 | 7 | 14 |
| agree fully | 24 | 1 | 1 | 7 |
| Close contact | | | | |
| do not agree at all | 1 | 2 | 2 | 9 |
| do not agree | 21 | 2 | 4 | 16 |
| undecided | 18 | 1 | 2 | 4 |
| agree | 33 | 1 | 3 | 5 |
| agree fully | 10 | 0 | 0 | 3 |

5.3 Getting an apartment

On this scale, an important category of the members' identity is their age. Mixing age groups at the Güterstrasse 8 is important for the Warmbächli and this goal is relatively well reached, according to Sascha:

"D auter dürmischig isch no so wichtig gsi, die isch relativ guet aber es git eifach gruppe, di si schlichtweg nit verträte. Das si irgendwie zwüsche 18 und 25gi, aber das liegt so chli ir natur vor sach wüu di ziehe nüm unbeding mit de eltere ii" (l. 416ff).

He also says that young people are not well represented, which is mirrored in the survey answers: only 3 participants are younger than 25. On the two histograms 5.2, we can see the distribution of the age both for all members and for the future inhabitants only. They show peaks from 30 to 40 years old, as well as between 60 and 70. Both the mean and median values are around 40 years old for all the members, as well as for the future inhabitants. By looking at these histograms, I think that the goal of mixing age groups is reached. Sascha explains that people from under-represented groups had high chances of getting a flat, because the VK had to reach this goal:

"Weme jetz vore nit-überverträte autersgruppe isch gsi, het me sehr sehr grosse chance dass me d wohnig überchunt. Und da si mir fascht chli imne dilemma gsi, nit, cha das würk ds einzige kriterium si dass me glücklerwis 24gi und nit 26gi und drum überchunt d wohnig" (l. 596ff).

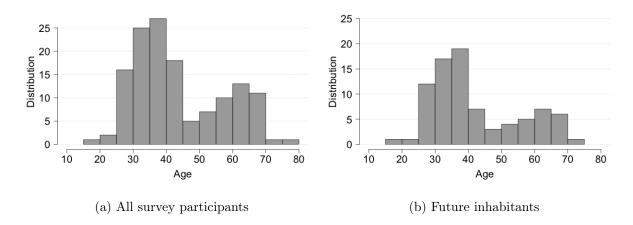


Figure 5.2: Age distributions

The VK also wondered if this criterion was meaningful and if age could really be so important that it would be decisive in the housing allocation process. However, there was another important criterion in the housing allocation process, namely the previous participation in the cooperative:

"Zwöi wichtigi kriterie si gsi, auso d eint kriterie isch gsi di bisherigi beteiligung ir gnosseschaft und das isch meh us d gschicht vor gnosseschaft und ds andere isch d autersdurmischig" (l. 22ff).

Since a cooperative exists depending on the participation of its members, there is the need to keep them to preserve the Warmbächli:

"Es het jo lüt gä sie hei sech sit jahre engagiert und wichtigi funktione übergno, das wär problematisch worde [weme ihne hätte gseit] schön gsi aber leider passet ihr oder leider bechumet ihr itze ke wohnig" (l. 92ff).

Interestingly, almost all the members who agree fully to the statement "I perceive myself as a committed person in the Warmbächli" got a flat in the Warmbächli (see table 5.11). This speaks in favour of Sascha's perspective, as he said that those who participated and applied for an apartment got it:

"Di lüt wo sech beteiligt hei, die wos mittreit hei, auso die [hei] e wohnig becho" (l. 402f).

| | А | В | С | D |
|---|----|---|---|----|
| "I perceive myself as a committed person in the Warmbächli" | | | | |
| do not agree at all | 1 | 2 | 2 | 12 |
| do not agree | 18 | 2 | 4 | 11 |
| undecided | 23 | 1 | 1 | 7 |
| agree | 25 | 1 | 4 | 5 |
| agree fully | 16 | 0 | 0 | 2 |

Table 5.11: Perception of the commitment

Furthermore, the members who got a flat (A) have given higher values for the number of hours that they work per week for the Warmbächli (see table 5.12) than all the others (B to D). However, it would be interesting to analyse participation in other ways than with this quantitative question, such as by conducting problem-centred interviews with some members.

| | n | Mean | SD | Median | Min | Max |
|------------|----|------|-----|--------|-----|-----|
| Time spent | | | | | | |
| А | 83 | 1 | 2 | 1 | 0 | 8 |
| В | 6 | 0 | 0 | 0 | 0 | 0 |
| С | 11 | 0.5 | 0.5 | 0 | 0 | 2 |
| D | 37 | 0.5 | 1 | 0 | 0 | 4 |

Table 5.12: Voluntary work in the Warmbächli (*in hours per week*)

As stated in the renting regulations (2019c), one's participation was therefore one of the most important criteria considered for the housing allocations. However, not everybody is able to participate, as Sascha himself stated it:

"Auso es tuet efach lüt usschliesse. Zum einte ischs es privileg dass me sich so cha engagiere, das chöi bi witem nit aui, auso allei-erziehendi muetter mit vier chind, die cha nit am abe irgendanes plenum ga drüber diskutiere wie das me in füf jahr mou chönnt zäme wohne und wie me d dachgarte chönnt gsaute das ä möglichst cool wird" (l. 110ff).

His quote illustrates well the interaction of categories of difference and their impact on one's participation in the Warmbächli. All the categories that I am considering in this thesis are interacting with one another, shaping together the participation that someone could offer to the cooperative. One of these categories is, as already mentioned in the first main type, one's possession. Sascha said that people with limited financial means either did not take part in the housing allocation process, because they are not members of the Warmbächli or did not apply for a flat, or they came in through the social institutions. 6 flats or 5% of the surface of the cooperative were given to social institutions such as the *Kompetenzzentrum Integration Bern*, so that people who were not members could nevertheless have a chance of living at the Güterstrasse 8:

"Auso di si scho gar nit i bewerbigsprozess inne cho, [...] usser äbä das mit dene soziauinstitutione wo de würk gsichert hei bewohnendi da si wo nit chönnte ateilschiinkapitau vo mehrere tusig franke s [zahle]" (l. 489ff).

Sascha also talked about the compulsory share that the members who got an apartment have to pay. Since these shares range from CHF 15'600.- to 157'000.- (i.e. not per member but for all the inhabitants of a flat), the VK knew that people who could pay this amount have a financial security:

"Wenn öpper 20'000 ateilskapitau bringt, [...] de hei mir di finanzielle sicherheit" (l. 510ff).

80% of the members who got a flat paid this share with their own fortune at least partly and around 70% of them paid it completely with their own fortune (see table 5.13). This speaks in favour of the argument that most of them have a high financial capital. Although people with limited financial means could have asked for a reduction of this share, nobody applied for it:

"Fürne drü-e-haub, vier-e-haub zimmer wohnig si das villecht so 30'000 franke. Dasch doch au, chane hürde si. Weme das nit uf de site het, und die instrumente wo mir hei gha isch das me die cha reduziere. [...] Schlussendlech isch keis bis jetzte keis gsuech gsi um d reduktion vode ateilschiin" (l. 476ff).

The reasons for this might be that all of these members either have a financial security, or have somebody in their entourage who can support them financially:

"Si hei när glich irgendnöime e äutere oder verwandti oder so wo ke sach isch, irgendwie no s paar tusig franke irgendnöime go z parkiere" (l. 500f).

26% of the survey participants partly paid the compulsory share thanks to money inherited or lent by friends or relatives. When computing how many of them completely paid their compulsory share with money coming from another party, this percentage falls down. However, this could be an indication for them being in a social network that can help them if they need it. It would be interesting to analyse if age is a category that influences how the members paid their share, for example if young people – who probably do not have as much financial capital as people who have had time to save money their whole life long – relied more on their social network than older ones. I did not have the time to conduct this analysis.

| | n | Percent |
|---|----|---------|
| Source of the money (many answers possible) | 83 | |
| own fortune | 66 | 80% |
| loan (relatives, friends) | 13 | 16% |
| inheritance | 8 | 10% |
| pension fund (2nd pillar) | 3 | 4% |
| private pension (3rd pillar) | 3 | 4% |
| loan (bank or else) | 1 | 1% |
| other | 2 | 2% |
| Summary of the most frequent combinations | 83 | |
| own fortune only | 57 | 69% |
| loan (relatives, friends) only | 7 | 8% |
| own fortune & loan (relatives, friends) | 4 | 5% |
| own fortune & inheritance | 4 | 5% |
| other combinations | 13 | 11% |

Table 5.13: Paying the compulsory share

Another point that is important for the Warmbächli is a diversity of lifestyles. As mentioned in the chapter 2.2, the cooperative took heed of building flats that are rare on the housing market. In this way, they wanted to create a mixed community with regard to the household forms:

"Das isch wahrschinlich fascht meh im vordergrund gstande, dürmischig vo de läbesform aus de soziaue dürmischig. Auso es isch o eifache z mache, bim bauwerk druf gluegt, dass me würk e vielfalt vo verschiedene wohnforme biete wo s so nit git oder nume sehr... sehr schwach vom markt abote" (l. 441ff).

Therefore, I thought that how the members live would be decisive in the housing allocation process. When considering the statistical data (table 5.14), however, this does not seem to be the case. The most frequent household forms for all the members are quite similar to the future ones.

| | n | Percent |
|------------------------------|-----|---------|
| Household form now | 137 | |
| with partner and child(ren) | 53 | 39% |
| only with partner | 29 | 21% |
| alone | 19 | 14% |
| only with non-family members | 12 | 9% |
| Household form in the future | 83 | |
| with partner and child(ren) | 23 | 28% |
| only with partner | 17 | 20% |
| only with non-family members | 10 | 12% |
| alone | 7 | 8% |

Table 5.14: Most frequent household forms, current and future.

However, I think that a statistical analysis is not the appropriate method to analyse this, because diversity does not mean that everyone lives in a non-usual household. The Warmbächli has socalled *Grosswohnungen* or big flats, where a few families live together:

"Grosswohnige isch definiert ab, ehm sobaud es 2-3 familie dinne hei auso füfe-haub zimmer wohnig isch o nit e grosswohnig [...] Grosswohnig isch dört wo mehreri parteie si" (l. 326ff).

The members who applied and got these big flats are in the cooperative since many years:

"Erstunlicherwis si aui grosswohnige vo langjährige mitglieder nachär gfragt gsi. Auso die wo so öppis wei, di si scho rächt früeh dabi gsi" (l. 445f).

And Sascha also told me that a big share of the active and committed members applied for one single big flat:

"De grosse teil vo dene wo würk engagiert si vo afa a si aui in ei wohnig (lacht)" (l. 445f) "oder so system-relevanti persone fürs warmbächli si eifach uf e einzige wohnig beworbe" (l. 329f)

Once again, I believe that one's participation is shaped by many interwoven and inseparable factors, such as how one wants to live in the future.

6 Conclusion

The goal of my thesis was to present which categories of difference influenced the housing allocation process in the Warmbächli. To do so, I chose an intersectional definition of difference instead of focusing only on socio-demographic standards. I deepened my understanding of difference by taking unusual categories to define the members' identity and by analysing their intersection instead of analysing them additionally. This enabled me to develop a three-type classification of these categories.

Being a member of the Warmbächli is the most important category of difference, which is itself shaped by other categories and factors. For the first type, I showed that one's body influences one's membership in a housing cooperative, because it is the place where someone lives and encounters the world. Education and possession are two categories that are also decisive when it comes to being a member of the Warmbächli. They influence one's possibilities, both intellectually and financially. One's language skills in German, a category that is interwoven with one's education and origins, also seems to be a point that shapes someone's membership.

For the second type, I explained how not all the members applied for a flat, possibly because of who they are and how they live. Being able to live on a 35 m^2 is something that was crucial in the housing allocation process and that probably made some members choose not to apply for an apartment at the Güterstrasse 8.

All these categories of difference had an impact on the housing allocation itself. At this scale, I explained how one's participation was one of the most important criteria considered to give apartments. I also suggested that being able to participate depends on other categories of difference such as possession or lifestyle.

This leads me to the conclusion that all the categories of difference I considered are interwoven and cannot be separated from one another. One's participation is related to how much free time one has, which itself could be linked to one's possessions, which depends on one's education, which is in turn influenced by one's origins and further shapes one's language skills... This seems to never end. Originally, I also wanted to understand how one's identity impacted the

commitment that one can give to a cooperative. However, I realised while analysing the results that this question could not be answered with my methodical design. I would have needed to conduct a few qualitative interviews with members in order to discuss with them the results of the survey. I would thus have gotten insights into their own perceptions and identity constructions. Without this, I could not decide for them how all these categories interact. Although I suppose that there is a causal relationship between membership, participation and all the other categories of difference, I do not know if my ideas are true for the members. They only reflect my own subjective constructions. My qualitative and quantitative data do not allow me to understand subjective perspectives and individual decisions. But, as already hinted in the methodology, conducting a few interviews would have gone beyond the scope of a Bachelor thesis. Further research is needed to better understand how one's identity intertwines with the commitment one can give to a housing cooperative, as well as what this means with regard to mixed communities. To conclude, I think that my thesis provides food for thought not only for myself, but also for (non-)academics interested in the topics of housing cooperatives, mixed communities and intersectionality. My methodical design makes a significant contribution to the debates about how to study intersectionality. My results too offer new perspectives about mixed communities in housing cooperatives. Since this is one of the reasons for me choosing this topic, I hope that the quantitative data about the Warmbächli's members will be useful for them. Also, I hope that my overall results will be beneficial for the whole community of housing cooperatives that follow goals of diversity and engagement. By considering the analysis of the Warmbächli that I offer, other cooperatives might get new perspectives and ideas about difference and diverseness. I would be delighted if present and future housing cooperatives could benefit from my reflections and take them into account for their future apartment allocations. However, one should not forget that my work is shaped by who I am and what I know. There might therefore be some categories of difference that I have not considered but that nevertheless played a role in the Warmbächli's housing allocation. Thus, my Bachelor thesis represents only a draft – but a solid one – in the never-ending process of understanding difference.

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List of Figures

| 4.1 | Methodical steps (own diagram) | 15 |
|-----|--|----|
| 4.2 | Procedure of the content analysis (own visualisation of analysis steps by Mayring | |
| | 2010) | 19 |
| 5.1 | The three types of categories that played a role in the housing allocation process | |
| | | |
| | of the Warmbächli (own diagram). | 29 |

List of Tables

| 4.1 | Variables used | 25 |
|------|--|----|
| 5.1 | Types of application throughout the survey participants | 30 |
| 5.2 | Health perceptions | 31 |
| 5.3 | Desire and gender | 32 |
| 5.4 | Highest completed educational levels | 33 |
| 5.5 | Earned and household income (in CHF per month) | 34 |
| 5.6 | Time spent at one's occupation (in hours per week) | 35 |
| 5.7 | Perceptions of the communication High German and the integration in Bern | 36 |
| 5.8 | Current and future surface of residency | 38 |
| 5.9 | Perceptions of identification and close contacts (all the members) $\ldots \ldots \ldots$ | 39 |
| 5.10 | Perceptions of identification and close contacts (cross-tab) $\ldots \ldots \ldots \ldots$ | 39 |
| 5.11 | Perception of the commitment | 42 |
| 5.12 | Voluntary work in the Warmbächli (in hours per week) | 42 |
| 5.13 | Paying the compulsory share | 44 |
| 5.14 | Most frequent household forms, current and future | 45 |